



1 Artis-Ray: Cash, Jr.
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7 Plaintiff in Pro Per

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**UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA**

ARTIS-RAY: CASH JR.,

Plaintiff,

vs.

EXPERIAN INFORMATION
SOLUTIONS, INC.,
MONTEREY FINANCIAL SERVICES,
LLC,

Defendants.

CASE NO.: 8:25-cv-00165-JWH-ADS

**DECLARATION OF ARTIS-RAY:
CASH JR.
IN SUPPORT OF MOTION FOR
RELIEF FROM JUDGMENT**

I, Artis-Ray: Cash Jr., declare under penalty of perjury under the laws of the United States as follows:

1. I am the Plaintiff in this matter and am proceeding pro se. I make this declaration in support of my Motion for Relief from Judgment under Federal Rule of Civil Procedure 60(b).
2. On January 29, 2025, I filed this case along with an application to proceed in forma pauperis (IFP). I believed in good faith that I was eligible for IFP status based on my financial circumstances at that time.

1 3. Within the twelve months before I filed my IFP application, I received settlement
2 payments from:

- 3
- 4 • Experian (February 22, 2024)
 - 5 • Midland Credit Management (August 29, 2024)
 - 6 • Equifax (October 8, 2024)
- 7

8 4. After filing my IFP application, I received two more settlements:
9

- 10 • Vervent (February 4, 2025)
- 11 • Maximus (February 24, 2025)
- 12

13 5. The Vervent and Maximus payments were issued to my business LLC, not to me
14 personally. These were used to cover business and operational expenses and were not
15 accessible for personal use.
16

17 6. At the time of my IFP filing, my personal bank account showed very low balances. A
18 copy of my January 2025 bank statement is attached as Exhibit A.
19

20 7. My 2023 federal tax return, attached as Exhibit B, accurately reflects my income during
21 that tax year. I relied on that information when completing the IFP application.
22

23 8. I did not understand that confidential settlements, particularly those not received
24 personally or paid through my LLC, needed to be listed. I did not intend to mislead the
25 Court or hide any assets.
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1 9. I respectfully clarify that although the Court noted that I have been involved in 21 cases,
2 most of those were filed by attorneys, not by me. This case is one of the few I have filed
3 pro se. A prior case against Experian was filed by counsel and is attached as Exhibit C.

4
5 10. Exhibit D is a copy of my original IFP application, submitted in good faith. Exhibit E is
6 my W-9 listing my LLC as the payee for settlement income in applicable matters. Exhibit
7 F is the IFP denial order in *Cash v. Caesars Entertainment*, where I complied fully and
8 did not refile the case.

9
10 11. Exhibit G contains redacted email correspondence between myself and counsel for
11 Vervent, confirming the existence of a confidential settlement discussion. I am including
12 it solely to establish the negotiated and private nature of the resolution, not to disclose the
13 terms. The message includes a standard confidentiality disclaimer, and I have redacted
14 sensitive or irrelevant content in good faith.

15
16 12. I respect this Court and the judicial process. I have never attempted to abuse the system
17 or mislead the Court. I respectfully request that the judgment be vacated so that my
18 claims may be heard on the merits.

19
20 13. I respectfully request leave to proceed in forma pauperis or, if required, to work with the
21 Court on an appropriate means of satisfying the filing fee if the case is reinstated.

22
23 Executed on: May 9, 2025

24 Location: Los Angeles, California

25 /s/ Artis Ray Cash Jr

26 **Artis-Ray: Cash Jr.**

27 Pro Se Plaintiff
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